

CASHU

Table des matières

1. Introduction

2. Intendend Audience

3. What are CASHU Payment Methods

4. Test Merchant Account configuration in the CASHU back office

5. Test Merchant Account configuration in the Ogone back office

6. Merchant Integration

6.1 CASHU Prepaid

6.2 PAYatSTORE

6.3 PAYatHOME

6.4 Test transaction

7. Production Account

1. Introduction

CASHU is an electronic payment solution developed specifically for the Arab speaking world with the aim to help any business become a successful online merchant in the region. It is available for almost everyone selling products or services without restrictions, setup fees or bureaucracy.

The CASHU Merchant Service offers you a way to accept payments through the CASHU Payment Gateway.

The Payment Gateway is integrated on your website and allows your clients to pay the exact amount for the product/service they are purchasing.

This document provides information on how to integrate the CASHU Payment Gateway. It describes the features, services, parameters and technical environment that are required by you and provided by CASHU to achieve a successful implementation.

This document describes the integration using sample code.

CASHU supports the setup of CASHU payments in both Test and Production Environments by providing Merchants with two accounts; one is designated for testing (Sandbox) and the other is designed for live transactions.

A typical implementation of CASHU Payment Gateway takes around 4 working hours depending on the desired integration of features and the complexity of the merchant's platform.

For a comprehensive description of CASHU Merchant Services please read the CASHU Merchant Account User Manual.

2. Intendend Audience

This guide is designed to help CASHU Merchants configure their Merchant Accounts on CASHU and activate CASHU Payment Methods (**CASHU Prepaid**, **PAYatSTORE**, and **PAYatHOME**) in CASHU Back-Office and Ogone Back-Office.

3. What are CASHU Payment Methods

The payment methods offered by CASHU (the acquirer) are:

- **CASHU Prepaid:** a payment method based on the e-wallet concept where customers can use their prepaid accounts to purchase from merchants.
- **PAYatSTORE:** an offline payment method where merchants provide a payment voucher to the customer to be used for payment at any of **PAYatSTORE**'s payment partners (garages, news agencies, etc).
- **PAYatHOME:** a premium "payment collection" service at the doorstep of the respective customer. **PAYatHOME** collects the payment on behalf of the online merchant at their customers' doorstep, and notifies the merchant in real-time to release the services/goods using advanced real-time communication systems.

4. Test Merchant Account configuration in the CASHU back office

To activate CASHU payment methods, you need to set up your CASHU Merchant Account in the CASHU Back Office.

Note

This step is mandatory. If your CASHU Merchant Account is not properly configured, you will not be able to configure CASHU Prepaid nor PAYatSTORE in your Ogone account.

The actual structure and behaviour of the CASHU Merchant Back-Office may differ from the description below.

To create a CASHU Merchant Account, apply the following steps:

1. Open a Test Merchant account: <https://sandbox.cashu.com/Merchants/en/login>
2. Enter your "Encryption Keyword" under "Merchant Services -> Services Setup" tab for **CASHU Prepaid** and **PAYatSTORE**. The "Encryption Keyword" should not exceed 30 characters of the following: a-zA-Z0-9 _ - . @. (The Encryption Keyword you enter here is the same Encryption Keyword you should enter when you log in to your Ogone account).
3. Enter the following URLs under the same tab:
 - for "**CASHU Prepaid** > Integration Settings":
Return URL:
https://secure.ogone.com/ncol/test/order_ANetB_flowhandler_UTF8.asp
Notification URL:
https://secure.ogone.com/ncol/test/order_ANETB_Direct_UTF8.asp
Sorry URL:
https://secure.ogone.com/ncol/test/order_ANetB_flowhandler_UTF8.asp?type=sorry
 - for "**PAYatSTORE** > Integration Settings":
Notification URL:
https://secure.ogone.com/ncol/test/order_ANETB_Direct_UTF8.asp
 - for "**PAYatHOME** > Integration Settings":
Notification URL:
https://secure.ogone.com/ncol/test/order_ANETB_Direct_UTF8.asp

By following the previous steps, your test CASHU Merchant Account is ready to be configured in Ogone Back Office.

5. Test Merchant Account configuration in the Ogone back office

You can configure the **CASHU Prepaid** and **PAYatSTORE** payment methods in your Ogone back office under "Configuration" > "Payment Methods". The activation of the payment method will be handled by the Ogone Customer Support Team.

Acquirer specific data

Username

345

Encryption Keyword

.....

SUBMIT

BACK TO LIST

Note

- Orders validity assigned on this form will be applied to all orders
- Buyers will be able to email, SMS, save, or print the order's Voucher

6. Merchant Integration

You can integrate **CASHU Prepaid**, **PAYatSTORE** and **PAYatHOME** by adding a value in the "PM" parameter: "CASHU" for **CASHU Prepaid**, "CASHU Direct" for **PAYatSTORE** or "CASHEX" for **PAYatHOME** respectively.

6.1 CASHU Prepaid

The following process flow represents a transaction using **CASHU Prepaid** applying Best Practices by including "PM=CASHU" and "BRAND=CASHU" in the hidden fields when sending the transaction to Ogone.

The buyer performs the following actions on your page (the merchant's page):

1. Selects the product
2. Enters the address details
3. Selects "CASHU Prepaid"
4. Clicks "confirm payment"
5. (After clicking "confirm payment", the buyer is redirected to the Ogone payment page; invisible to the buyer).
6. (From the Ogone page, the buyer is again redirected to CASHU page; invisible to the buyer).

After the buyer is identified on CASHU page, he/she performs the following:

1. Authorises and pays.
2. (Here the buyer is redirected to the Ogone payment page; invisible to the buyer).
3. (From the Ogone page, the buyer is redirected again to the Merchant's "Thank you for your order" page).

You should send at least the following hidden fields in the redirection to `orderstandard_UTF8.asp`:

Field	Explanation
PSPID	The merchant's affiliation name in our system
ORDERID	The merchant's order number (merchant reference)
AMOUNT	The amount to be paid (multiplied by 100)
CURRENCY	The currency of the order in ISO alpha code
LANGUAGE	The language of the customer
COM	The order's description

More information about these fields can be found in your Ogone account. Just log in and go to: Support > Integration & user manuals > Technical guides > Parameter Cookbook.

6.2 PAYatSTORE

The following process flow represents a transaction using **PAYatSTORE** applying Best Practices by including "PM=CASHU DIRECT" and "BRAND=CASHU DIRECT" in the hidden fields when sending the transaction to Ogone.

The buyer performs the following actions on your page (the merchant's page):

1. Select the product

2. Enter the address details
3. Selects "PAYatSTORE"
4. Clicks "confirm payment"
5. After clicking "confirm payment", the buyer is redirected to the Ogone payment page.
6. On the Ogone payment page, the buyer agrees to have the Voucher displayed.
7. The Ogone payment page displays the voucher.
8. On the Ogone payment page, the buyer emails, SMS, or prints the voucher.
9. Then the buyer clicks the "close my order" button for redirection to the Merchant's "Thank you for your order" page.

**** End of online part ****

The buyer pays the voucher at a participating vendor site. CASHU Gateway receives the payment notification. CASHU Gateway sends the payment notification to Ogone.

You should send at least the following hidden fields in the redirection to orderstandard_UTF8.asp:

Field	Explanation
PSPID	The merchant's affiliation name in our system
ORDERID	The merchant's order number (merchant reference)
AMOUNT	The amount to be paid (multiplied by 100)
CURRENCY	The currency of the order in ISO alpha code
LANGUAGE	The language of the customer
COM	The order's description

More information about these fields can be found in your Ogone account. Just log in and go to: Support > Integration & user manuals > Technical guides > Parameter Cookbook

Please also refer to the [e-Commerce](#) documentation.

On submission of the hidden fields, the following takes place:

1. A **PAYatSTORE Voucher** is displayed to the buyer.
2. The buyer decides to print, e-mail, save or SMS the voucher.
3. Then, the buyer pays the voucher at any of the payment partners displayed on the voucher.
4. Once the payment is performed, the CASHU payment gateway is notified and in turn notifies your Ogone account.
5. You can then ship the purchased products.

Example of a voucher:

Transaction Details	
	You are paying to: notcahnge
	You are paying for: Product Name
Vendor Details	
TIN: 6276418301431167	
Pay Exactly	Valid Thru
AED 200.00	January 9, 2014 12:00:00
Customer Instructions	
You can pay this Voucher on any of the following. Just present the TIN or barcode before the expiry date. You can send the voucher details to your email or Mobile. You can also save it as PDF file or print it out!	
   	

6.3 PAYatHOME

The following process flow represents a transaction using **PAYatHOME** applying Best Practice by including "PM=CASHEX" and "BRAND=CASHEX" in the hidden fields when sending the transaction to Ogone.

The buyer performs the following actions on your page (the merchant's page):

1. Selects the product
2. Enters the address details
3. Selects "PAYatHOME"
4. Clicks "confirm payment"
5. After clicking "confirm payment", the buyer is redirected to the Ogone payment page.
6. On the Ogone payment page, the buyer agrees to be redirected to another page to complete the transaction.
7. The Ogone payment page displays the **PAYatHOME** form.
8. The buyer fills in the form.
9. The buyer clicks "proceed".
10. CASHU Gateways sends an order confirmation email to the buyer.
11. The buyer clicks the "close my order" button for redirection to the Merchant's "Thank you for your order" page.

**** End of online part ****

1. The buyer pays the order to the driver calling at the buyer's door.
2. CASHU Gateway receives the payment notification.
3. CASHU Gateway sends the payment notification to Ogone.

4. The Merchant sends product to the buyer

You must send at least the following hidden fields in the redirection to orderstandard_UTF8.asp:

Field	Explanation
PSPID	The merchant's affiliation name in our system
ORDERID	The merchant's order number (merchant reference)
AMOUNT	The amount to be paid (multiplied by 100)
CURRENCY	The currency of the order in ISO alpha code
LANGUAGE	The language of the customer
COM	The order's description

More information about these fields can be found in your Ogone account. Just log in and go to: Support > Integration & user manuals > Technical guides > Parameter Cookbook.

Please also refer to the [e-Commerce](#) documentation.

On submission of the hidden fields, the following takes places:

1. A **PAYatHOME** form is displayed to the buyer.
2. The buyer fills in the required data, then receives a confirmation e-mail for the placed order.
3. The buyer is then contacted by logistics services to arrange for money pickup and payment.
4. Once the payment is done, the CASHU payment gateway is notified and in turn notifies your Ogone account.
5. You can then ship the purchased products.

Example of **PAYatHOME** form:



you are paying to

notcahnge

you are paying for

Product Name

Order Value

AED 200.00

Valid Thru

January 4,2014
12:00:00

PAYatHOME will collect this payment and process your order at your doorsteps

Fill the collection form below

Full Name *

Email *

City *

-Choose- ▼

Mobile *

Address *

Service Speed *

-Choose- ▼

Karma code *



Click PROCEED to view and confirm your order. You will receive an SMS containing a verification code that is required to complete and submit this order successfully

☐ I accept the [Terms and conditions.](#)

PROCEED

Cancel

6.4 Test transaction

Before you can create a production account for **CASHU Prepaid**, **PAYatSTORE** and/or **PAYatHOME**, you should perform a successful transaction in the test mode. Please contact our customer support team in order to arrange this test.

Page 11 of 12 - 10/07/2015

7. Production Account

After completing a successful transaction in the test mode, you need to login to your production CASHU Merchant account by doing the following:

1. Go to: <https://sandbox.cashu.com/Merchants/en/login>.
2. Click the "Go to Live" button found on the left side of your CASHU Merchant's Back-Office. Please follow the same steps explained in section 3 of this document to activate your account in the production environment.
3. Enter the following URLs under the same tab:
 - for "**CASHU Prepaid** > Integration Settings":
 - Return URL:
https://secure.ogone.com/ncol/prod/order_ANetB_flowhandler_UTF8.asp
 - Notification URL:
https://secure.ogone.com/ncol/prod/order_ANETB_Direct_UTF8.asp
 - Sorry URL:
https://secure.ogone.com/ncol/prod/order_ANetB_flowhandler_UTF8.asp?type=sorry
 - for "**PAYatSTORE** > Integration Settings":
 - Notification URL:
https://secure.ogone.com/ncol/prod/order_ANETB_Direct_UTF8.asp
 - for "**PAYatHOME** > Integration Settings":
 - Notification URL:
https://secure.ogone.com/ncol/prod/order_ANETB_Direct_UTF8.asp